

RESOURCES AND MATERIALS

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<http://www.pueblo.gsa.gov/money.htm>

66 Ways to Save Money

Introduction to Mutual Funds

Questions You Should Ask About Your Investments

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FEDERAL RESERVE SYSTEM BOARD OF GOVERNORS

<http://www.federalreserve.gov/consumers.htm>

Budgeting & Saving

Building Wealth

Privacy Choices for Personal Financial Information

Choosing a Credit Card

FEDERAL TRADE COMMISSION

<http://www.ftc.gov/ftc/consumer.htm>

66 Ways to Save Money

Online Investment Opportunities

Investment Risks

NORTH AMERICAN SECURITIES ADMINISTRATORS ASSOCIATION

<http://www.nasaa.org/investor%5Feducation/Investor%5Falerts%5F%5F%5FTips/>

Affinity Fraud

Cold Calling Alert

Get the Facts About Online Investing

How to Spot and Avoid "Boiler Room" Scams

NATIONAL ASSOCIATION OF SECURITIES DEALERS (NASD)

<http://www.nasd.com/investor>

Bond Learning Center

College Savings Center

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Securities Investment Association, Foundation for Investor Education

<http://www.pathtoinvesting.org>

The Bond Market Association

<http://www.tomorrowmoney.com>

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<http://www.investoreducation.org>

INVESTOR PROTECTION TRUST
<http://www.investorprotection.org>

MOTLEY FOOL
<http://www.fool.com/>

NATIONAL FRAUD INFORMATION CENTER
<http://www.fraud.org>

Periodicals & News Media Web Sites

BARRON'S
<http://online.barrons.com>

BETTER INVESTING/INVESTMENT CLUBS
<http://www.better-investing.org>

BUSINESS WEEK
<http://www.businessweek.com/>

FORBES
<http://www.forbes.com>

INVESTOR'S BUSINESS DAILY
<http://www.investors.com>

KIPLINGER'S PERSONAL FINANCE
<http://www.kiplinger.com>

MARKET WATCH
<http://www.marketwatch.com>

MONEY MAGAZINE
<http://money.cnn.com>

SMART MONEY INTERACTIVE

<http://www.smartmoney.com/>

US NEWS AND WORLD REPORT

<http://www.usnews.com/usnews/home.htm>

WALL STREET JOURNAL CLASSROOM EDITION

<http://wsjclassroom.com>

YAHOO FINANCE

<http://finance.yahoo.com>

Non-IPT Teaching Guides and Resources

High School Financial Planning Program. Teaching guide, student workbook, tests. Applies financial planning process to goal setting, budgeting, credit, saving, investing. National Endowment for Financial Education, 5299 DTC Boulevard, Suite 1310, Englewood, CA 80111. 303-224-3510. Free to educators. ©1997 <http://www.nefe.org/hsfppportal/index.html>

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American Library Association Recommended Resources on Investing

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ORGANIZATIONS AND ASSOCIATIONS

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(800) 428-2244

<http://www.aaii.com>**CERTIFIED FINANCIAL PLANNERS BOARD OF STANDARDS**

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<http://www.nasd.com>**NORTH AMERICAN SECURITIES ADMINISTRATORS ASSOCIATION**

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<http://www.nasaa.org>**SECURITIES INDUSTRY ASSOCIATION**

(212) 608-1500

<http://www.sia.com>**U.S. SECURITIES AND EXCHANGE COMMISSION**

toll free 1-800-SEC-0330 (732-0330)

<http://www.sec.gov>

GLOSSARY OF TERMS

12(B)-1 FEES – Ongoing fees that cover the costs of marketing, maintaining, and managing a mutual fund.

401(K) PLAN – A tax-deferred savings plan that allows an employer to match employee deposits into the account up to 100%.

403(B) PLAN – A tax-deferred savings plan for government and non-profit employees that allows an employer to match employee deposits in the account up to 100%.

AFFINITY FRAUD – A type of investment scheme that preys upon members of identifiable groups.

AGGRESSIVE GROWTH SECURITIES – Stocks, bonds, and mutual funds having capital growth as their main objective.

ANNUAL PERCENTAGE RATE (APR) – Yearly interest rate charged on a credit account.

ANNUITY – A specified income payable at various intervals for a fixed period of time.

ASSET – An item owned by an individual or organization that has monetary value.

ASSET ALLOCATION – Strategy for selecting various investment vehicles in order to spread risk among stocks, bonds and cash equivalents.

BENEFITS – Positive outcomes that result from a choice or decision.

BLUE CHIP COMPANIES – Common name for companies with a long history of trustworthy accounting, favorable returns and growth.

BLUE SKY LAWS – State laws that govern the offer and sale of securities to residents of that state.

BOILER ROOM – A slang term for the calling center used by telemarketers because it is where swindlers “turn up the heat” on their potential victims

BOND – A certificate representing a loan of money for a specific period in exchange for a promise to repay the amount borrowed with interest by the government or a corporation.

BORROWER – An individual who uses another person's money for current use with a promise to repay that amount from future income or earnings.

CAPITAL GAINS – The increased value at the time of redemption of a security since its original purchase.

CAPITALIZATION – The overall value of shares of a company's stock.

CAPITAL LOSS – The decreased value at the time of redemption of a security from its original purchase.

CASH ADVANCE – Cash received on a credit line at a higher interest rate.

CAVEAT EMPTOR – Latin phrase meaning "Let the buyer beware."

CENTRAL REGISTRATION DEPOSITORY (CRD) – The database of NASD-registered stockbrokers containing their work and disciplinary history.

CERTIFICATE OF DEPOSIT (CD) – A saving tool purchased for a specific dollar amount at a fixed interest rate for a specific time period.

CHOICES – Possible alternatives or options; the best option under a given circumstance.

COLLECTIBLES – Physical objects such as fine art, stamps and antiques that are purchased as an investment.

COMMAND ECONOMY – An economic system in which all decisions concerning production of goods and services are made by the government and all resources are owned by the government.

COMMISSION – The fee paid to a broker or agent fee for carrying out a transaction.

COMMODITY FUTURES TRADING COMMISSION – The regulatory organization for futures contracts and commodities.

COMMON STOCK – The securities representing equity ownership in a public company.

COMPOUND INTEREST – The interest earned on principal plus previously accrued interest.

CONSUMER – An individual who buys or uses products or resources.

COSTS (DECISION MAKING) – Negative outcomes that result from a decision.

COUPON RATE – The declared interest rate of a bond.

CREDIT – Borrowing money now with a promise to pay it back at a later time, generally with interest.

DECISION – A choice made from available options.

DECISION MAKING – The process used to determine the best possible choice at a given time based on available information and resources.

DEMAND – The quantity of goods consumers purchase in a given time period.

DISCOUNT BROKER – A financial professional who executes securities transactions with little or no individual advice and therefore charges a low commission.

DIVERSIFICATION – A strategy for reducing risk by spreading investment money among a number of investment types and industries.

DIVIDEND – The earnings on stock paid to shareholders by corporations.

DIVIDEND REINVESTMENT PLAN – The reinvestment of your stock dividends into the purchase of additional shares of that company's stock.

DOLLAR-COST AVERAGING – The investment of the same fixed-dollar amount in the same investment vehicle at regular intervals over a long period of time regardless of price.

DOW JONES INDUSTRIAL AVERAGE (DJIA) – A market indicator that averages blue chip U.S. stocks in different categories.

ECONOMIC GROWTH – A time of general rise in a region's economy. During economic growth, more goods and services are produced, more jobs are created, and income levels rise.

ECONOMIC INDICATORS – Regularly reported statistics that evaluate business conditions and economic trends. Some of these statistics include employment, stock prices, money supply, and consumer confidence.

ECONOMICS – The study of management, distribution, and consumption of goods and services.

ECONOMY – A system of regulations and rules by which a country's production and consumption activities are managed.

EMPLOYER-SPONSORED RETIREMENT PLAN – A saving/investment plan approved by the Internal Revenue Service (IRS) that allows an individual to place funds in a tax-sheltered account for the purpose of funding all, or part, of one's retirement.

ENTREPRENEUR – An individual who establishes, maintains, and assumes the risk of a business operation.

ETHICS – The beliefs that govern an individual or community's actions.

EXCHANGE – The central location where buyers and sellers unite to execute transactions.

EXPENSE – An outflow of money.

FDIC (FEDERAL DEPOSIT INSURANCE CORPORATION) – An agency of the federal government created to guarantee bank deposits.

FEDERAL RESERVE SYSTEM (FED) – The central banking system of the U.S. that sets forth economic policies affecting the nation as a whole. The Fed maintains accounts for government agencies, regulates the buying and selling of government securities, lends money to banks, monitors and audits banks, controls the circulation of money, and many other tasks.

FINANCIAL ADVISER – A professional who provides financial information and advice; may include an employee benefits staff member, credit counselor, bank employee, broker, financial planner, accountant, insurance agent, or attorney.

FINANCIAL INSTITUTION – An entity that provides financial services. The term usually refers to banks, credit unions, brokerage houses, and savings and loan institutions.

FINANCIAL MARKET – Markets consisting of exchanges that serve as a central location where buyers and sellers get together in person, by telephone, or by computer terminal to trade stocks, bonds, commodities, options, futures contracts, and other securities.

FINANCIAL PLAN – A systematic course of action for identifying financial goals, figuring net worth, estimating income and expenses, and using credit wisely.

FRAUD – The use of intentional misrepresentation for illegal gain.

FREE ENTERPRISE SYSTEM – An economic system that allows anyone to start a business provided they have the resources to do so.

FUTURES – A contract to buy or sell a specific amount of a commodity at a specific future date and price.

GOAL – An end result toward which effort is directed. Financial goals can be short-range (within a year); medium-range (one to five years); or long-range (more than five years).

GOVERNMENT SECURITIES – Securities offered and insured by the federal government, including treasury bills, notes and bonds.

GROSS DOMESTIC PRODUCT (GDP) – A macroeconomic indicator that calculates the value of goods and services produced throughout a nation.

HIGH QUALITY CORPORATE SECURITIES – Stocks, bonds, and mutual funds that are issued by companies with a long history of favorable returns and growth.

INCENTIVE – Rewards or penalties encouraging choices that help consumers reach their financial and non-financial goals.

INCOME – Payment received as a result of investments, interest, or work.

INDIVIDUAL RETIREMENT ACCOUNT (IRA) – Savings plans of which there are several different types of Individual Retirement Accounts allowed by the IRS to promote retirement savings that provide tax advantages and increase the effect of compound interest.

INFLATION – A general rise in prices of goods and services that reduces the purchasing power of money.

INSURANCE – A risk management tool that protects an individual from financial loss, generally in the form of a policy with premium and/or deductible payments.

INTEREST – The cost of borrowing and lending money as follows: 1. Payment received by an investor from a financial institution as a result of an investment or savings; 2. A percentage of the loan amount borrowed by a consumer paid back to the lender.

INTEREST RATE – A percentage of the principal amount that serves as the cost of using that money.

INVESTING – Money spent to increase current and/or future income; it is not insured against loss that rises and falls with the investment market.

INVESTMENT ADVISER – A professional who provides financial information and advice specific to one's investments and financial goals.

INVESTMENT OBJECTIVES (MUTUAL FUND) – Objectives categorized by the type of investments that comprise the fund (i.e. Stock Mutual Fund, Aggressive Growth Mutual Fund, Balanced Mutual Fund or Growth and Income, Bond Mutual Fund, Equity Fund or Income Fund).

INVESTMENT PLAN – A roadmap for individuals who invest in the markets. Investment plans should maximize earnings to reach one's financial goals while protecting their capital.

LAW OF DEMAND – An economic governing principle that suggests that an inverse relationship exists between demand and cost of a product or service.

LAW OF SUPPLY – An economic governing principle that suggests that as costs increase, the quantity supplied to buyers also rises.

LENDER – An individual, organization, or company that extends credit to a borrower with the expectation that the amount will be paid back over time.

LIABILITY/LIABILITIES – The dollar value of debts owed to others.

LIMITED RESOURCES – A term indicating that one's resources may not be enough to satisfy all needs and wants.

LIQUIDITY – The ease with which an investment can be converted into cash without a loss to principal.

LOAD FUND – A mutual fund that charges a sales commission (load).

LOAN PERIOD – The time frame in which a loan must be repaid, usually stated in years.

LONG TERM GOAL – A goal that will take more than one year to achieve.

MACROECONOMICS – The study of the economy-at-large including overall income, growth, inflation, and employment rates.

MANAGEMENT FEES – Fees charged to mutual fund investors covering the maintenance and marketing costs of that fund.

MARKETS – A meeting place for buyers and sellers to exchange goods and services.

MARKET CAPITALIZATION – The overall value of all shares of a publicly-traded company's stock.

MARKET ECONOMY – An economic system where people own and operate businesses.

MARKET RETURNS – The increase or decrease of one's investment portfolio.

MARKET VOLATILITY – Fluctuations in the price and value of securities that result in gains and losses of capital.

MATCHING (CONTRIBUTION) – The dollar for dollar amount an employer will contribute to one's retirement plan when the employee contributes.

MICROECONOMICS – The study of small components of a regional, national, or global economy. Components may include individuals, households, or businesses.

MINIMUM MONTHLY PAYMENT – The smallest amount of money accepted by the creditor each billing cycle to keep an account in good standing.

MISCELLANEOUS FEES (CREDIT ACCOUNTS) – The additional fees charged a borrower for use of credit including late fees, annual fees, over the limit fees, bounced check fees, etc.

MONETARY POLICY – The national policy set forth by the Federal Reserve System that affects all aspects of money, including the availability of money and the cost of credit.

MONEY MARKET MUTUAL FUND – A low risk mutual fund that invests in stable, short-term securities.

MUTUAL FUND – An investment tool that pools the money of shareholders in a diversified portfolio of securities.

NATIONAL ASSOCIATION OF SECURITIES DEALERS (NASD) – A self-regulatory organization that operates and regulates the Nasdaq Stock Market and oversees the activities of the U. S. broker-dealer profession.

NATIONAL ASSOCIATION OF SECURITIES DEALERS AUTOMATED QUOTATION (NASDAQ) – A computerized system that allows brokers to trade stocks electronically.

NATIONAL ASSOCIATION OF SECURITIES DEALERS REGULATORS (NASD-R) – The branch of NASD that imposes standards of fair practice on its members and takes disciplinary action against members who violate its rules.

NATIONAL CREDIT UNION ASSOCIATION (NCUA) – A federal government agency created to guarantee credit union deposits.

NEED – Those things that are essential to human existence.

NET ASSET VALUE (NAV) – The current market value of a mutual fund's portfolio divided by the number of shares equals NAV/share. (The NAV is calculated at least one time every business day.)

NET WORTH – A person's financial condition at a given time. Assets (things owned) minus liabilities (things owed) equals net worth.

NEW YORK STOCK EXCHANGE (NYSE) – The oldest stock market in the United States overseeing daily trading in over 2,000 stocks involving millions of shares.

NO-LOAD FUND (NL) – A mutual fund purchased directly from the fund with no sales charge.

NORTH AMERICAN SECURITIES ADMINISTRATORS ASSOCIATION (NASAA) – A trade group for state securities agencies that regulate financial offerings in each state and protect consumers from investment fraud.

OPPORTUNITY COST – The next most valued alternatives that will be given up as a result of choosing another option.

PAY YOURSELF FIRST – A practice that establishes an amount to be saved each payday and put into savings or invested.

PONZI SCHEME – An illegal investment scam named for its inventor, Charles Ponzi, that uses new investor money to pay previous investors.

PORTFOLIO – A collection of investments held by an individual or organization.

PRECIOUS METALS – Gold bullion, silver and other minerals of value that are treated as investments.

PREFERRED STOCK – A more expensive share of a company that provides dividends to its shareholders and provides rights to the company's assets before holders of common stock.

PRICE – The monetary value at which a good or service is bought or sold.

PRINCIPAL – The amount of your initial investment or funds put into savings.

PRIVATE COMPANY – A company owned exclusively by an individual, family, or small group of people.

PROSPECTUS – A legal document issued by public companies and mutual funds detailing information relevant to investment decisions.

PUBLIC COMPANY – A corporation that sells shares of ownership to the general public.

PYRAMID SCHEME – An illegal investment scam whereby investors are asked to recruit others with promises of high returns and a share of the investments made by the people they recruit.

RAINY DAY FUND – Liquid assets that are saved and readily available in the event of emergency.

REAL ESTATE - Physical property owned for the purpose of investment, including rental property, personal property, or business property.

RETURN – The total increase or decrease of an investment; includes income plus capital gains or minus capital losses.

RISK (INVESTMENT) – The possibility that an investment will lose value.

RISK / RETURN RELATIONSHIP – The assumption that greater uncertainty equates higher gain and that less uncertainty equates lower gain on an investment.

RISK TOLERANCE – The degree of risk that an individual can afford to take when investing.

ROLE OF GOVERNMENT – The parameters established for the government to take action and intervene for the common good of its citizens.

RULE OF 72 – A mathematical process by which individuals can determine the number of years it

will take to double their money if the interest rate is known.

SAVINGS – Income withheld from current spending for future use.

SAVINGS ACCOUNT – An account used to set aside income for easy withdrawal and to accrue interest.

SCARCITY, SCARCE – A condition in which resources are insufficient to fulfill consumer wants.

SECURITIES AND EXCHANGE COMMISSION (SEC) – An independent federal agency that governs the securities industry and enforces securities laws.

SHORT-TERM GOAL – A goal that will be achieved within one year.

SIMPLE INTEREST – A percentage of the principal amount only.

SECURITIES INVESTOR PROTECTION CORPORATION (SIPC) – A Congressionally-chartered organization that acts as trustee or works with an independent court-appointed trustee to recover assets of customers if a brokerage firm goes out of business.

STATE SECURITIES REGULATOR – A government officer who handles the licensing, registration, and regulation of stockbrokers and financial advisors that do business in a specified state.

STOCK – An investment that represents shares of ownership in a company.

STOCKBROKER – A financial representative who handles the buying and selling of securities.

STOCK MARKET – The market in which sellers of stock trade shares with buyers of stock.

STOCK SYMBOL – A group of letters standing for a particular stock, mutual fund, or other security. Also called a ticker symbol or stock abbreviation.

SUPPLY – The amount of products or services that a producer is able to make available to consumers at a given time.

SWINDLER – An individual who engages in fraudulent practices for illegal gain.

TAX-DEFERRED – Deposits made to accounts that are taxed upon withdrawal.

TIME VALUE OF MONEY – The concept that an initial investment made early in life will accrue more interest than a series of deposits made later in life (due to compounding, time, rate of interest and amount invested).

TRADE-OFF – Something that is lost by choosing one option over another.

TRANSACTION COSTS (INVESTMENT) – The fee charged by a broker to buy or sell investment products.

VALUES – Concepts important to an individual that provide a foundation upon which decisions are made.

WANTS – Things that are not necessary for sustaining life but that make one's life more comfortable.